ENTERPRISE 2015

தொழில்முயற்சி



CTCC

Canadian Tamils' Chamber of Commerce®

கனேடிய தமிழர் வர்த்தக சம்மேளனம்

ctcc.ca

17th Annual Awards Gala

CTCC

Canadian Tamils' Chamber of Commerce®

CHAMBER NIGHT 2015

17th Awards Gala

HILTON SUITES & CONFERENCE CENTRE
MARKHAM

APRIL 18, 2015 | SATURDAY | 5.30PM

Table of Contents

Advertiser's Index



ENTERPRISE 2015

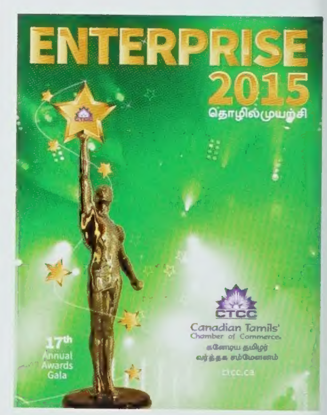
EDITOR
Siva Sivapragasam

DESIGNS
Ink Flavour
Prajeevan Rasaratnam
Rajeve Rajeswaran

COORDINATION
Shalini Sathya

PRINTERS
Paradise Print

CTCC wishes to extend a sincere thank you to all sponsors of the awards gala and advertisers for their support.



President's Message

April 18, 2015

Dear Friends,

I am humble to serve as the president of the Canadian Tamils' Chamber of Commerce for a second term. It is a privilege that I hold as a memorable milestone in my life.

As we approach our 25th anniversary of the Canadian Tamils' Chamber of Commerce, we can proudly look back at our achievements. We are the leading business organization representing the Tamil community. We facilitate trade and business opportunities, offer education and networking openings, and we give back to our community.

We revisited our constitution this year and made necessary and valuable changes. The new constitution was unanimously passed by our members on April 1st 2015. I would like to thank the special committee who worked tirelessly to make it work.

Last year, CTCC expanded our programs to include a diverse audience scope and gave opportunities to engage new members.

Firstly, we re-launched the Vanipa Vasantham Trade Show. After a lapse of 9 years, the Board believed that there was an opportunity to bring this event back. We successfully hosted the show and ultimately encouraged new participants and engaged the entire community and local talent.

Secondly, CTCC launched a boat cruise to encourage young people to network and work with the Chamber. It was an opportunity for members of all ages to interact and foster ideas between generations. The boat cruise was a great success and I am sure many of you are looking forward for the next one.

Tonight, I want to celebrate every single individual in this room. The growing success of the Canadian Tamil Business Community is phenomenal and the ability to thrive in a competitive world is encouraging for generations to come.

The coming year marks the 25th.Anniversary of the Chamber and will be an important milestone in the colourful history of the Chamber. We have planned a two day event to commemorate the anniversary and I request the support and co-operation of every member to make this event a great success, and thereby take the Chamber to even higher heights.

I want to take this opportunity to thank all of our Corporate Sponsors, Table Sponsors, and advertisers for the continued support they give us. I also want to thank the Board of Directors, advisory committee, special committee for constitutional changes, special committee for the 25th year celebration, and the independent award selection committee for their hard work and dedication. Most of all, I would like to thank all of you for your support by gathering here to share the success story of CTCC.

Finally, I would like to thank the award gala committee and volunteers for all their hard work and dedicated assistance. The CTCC Board offers its congratulations to the recipients of tonight's awards and wishes them the very best for success.

Yours very truly,



Sinnadurai Jeyakumar
President

Ontario

Premier of Ontario - Première ministre de l'Ontario

April 18, 2015

A PERSONAL MESSAGE FROM THE PREMIER

On behalf of the Government of Ontario, I am delighted to extend warm greetings to all those gathered for the annual Awards Gala, hosted by the Canadian Tamils' Chamber of Commerce.

This evening's gala gives members an opportunity to recognize outstanding entrepreneurship in the Tamil community. I would like to congratulate all those being honoured tonight for making a real contribution to the economy and business climate of our province.

The strength of Ontario is derived from the diverse makeup of our communities. For more than 20 years, the Canadian Tamils' Chamber of Commerce has proved to be a valuable resource for the local Tamil community, and Ontario as a whole.

Please accept my sincere best wishes for a memorable and enjoyable Awards Gala.

Kathleen Wynne

Kathleen Wynne
Premier



CITY OF
TORONTO



A Message from the Mayor

It gives me great pleasure to extend greetings and a warm welcome to everyone attending the Canadian Tamils' Chamber of Commerce Annual Gala Night.

Now in its 17th year, this important event recognizes the entrepreneurial skills of the business sector amongst the Canadian Tamil community. The Canadian Tamils' Chamber of Commerce has been developing and fostering business and entrepreneurship in the Tamil community for 24 years.

Toronto is one of the world's most multicultural cities. Events like these provide an opportunity to not only celebrate cultural traditions but also appreciate the achievements of those who make Toronto successful and vibrant.

As Mayor of Toronto and on behalf of Toronto City Council, I would like to take this opportunity to congratulate the award recipients for your contributions to your respected fields. I hope you have an enjoyable and memorable evening.

Yours truly,

Mayor John Tory
City of Toronto

House of Commons



Rathika Sitsabaiesan
Member of Parliament
Scarborough-Rouge River

18 April 2015

A Personal Message from MP Rathika Sitsabaiesan

Dear Friends,

I would like to thank the Canadian Tamils' Chamber of Commerce for hosting their Annual Gala. It is essential that Canada supports organizations such as the Canadian Tamils' Chamber of Commerce, an organization that contributes to developing successful businesses and providing new entrepreneurship opportunities within this community.

Today we have all come together to celebrate the expression of charity and volunteerism in our community and to celebrate the great initiative that the Canadian Tamils' Chamber of Commerce is pre-taking towards. It is especially encouraging to see the impact that the Canadian Tamils' Chamber of Commerce has had within the Tamil community.

For the past twenty-four years, the Canadian Tamils' Chamber of Commerce has accumulated over four hundred and fifty members. This is an incredible achievement and deserves to be celebrated by us all present tonight. The contributions to events such as the annual walk-a-thon, annual golf tournaments, breakfast network, and quarterly meetings are all examples of the creative and enjoyable ways the Tamil community can get involved in forwarding Canada's business sector.

I would like to again, thank the Canadian Tamils' Chamber of Commerce again for their hard work into making this event possible. I hope that in the future, I will be able to get involved in more events that support Business and Entrepreneurship in the Tamil community. I wish the Canadian Tamils' Chamber of Commerce all the best in their future endeavors and I hope to read more about their successful contribution to Canada's economy in the coming years.

Sincerely,

R Sitsabaiesan MP

Rathika Sitsabaiesan, Member of Parliament
Scarborough-Rouge River

House of Commons
140 Confederation Building
House of Commons
Ottawa ON
K1A 0A6
Tel: 613-996-9681
Fax: 613-996-6643

Constituency
8130 Sheppard Ave. E,
Suite 104
Toronto, ON
M1B 3W3
Tel: 416-298-4224
Fax: 416-298-6035
Toll Free: 1-866-871-4676

Rathika.Sitsabaiesan@parl.gc.ca

Canadian Tamils' Chamber of Commerce

Our Mission

CTCC mission is to "Develop and Foster Entrepreneurship", and help to produce business leaders and entrepreneurs who would contribute to the development of Canadian economy in general and enrich the Tamil community in particular.

Accordingly, our activities are designed to:

» Support and assist the emergence of new enterprises and entrepreneurs

» Support the growth and development of businesses already in operation

» Extend all possible assistance to meet the challenges in the highly competitive business environment facing the business community

» Promote charitableness and volunteerism in the community



FROM THE

Editor's Pen



Champions of Entrepreneurship

"Success is doing what you can do well and doing well whatever you do"
- H.W.Longfellow

We are gathered here once again tonight to celebrate the success of the business persons of the Tamil community.

Thank you to all of you on behalf of the Canadian Tamils' Chamber for the continued support and encouragement every one of you had given to the Chamber over the past twenty four years.

The coming year 2016 will mark an important milestone in the colorful history of the Chamber when it celebrates the twenty fifth anniversary.We have already begun a programme of action to celebrate the anniversary with an international two day event next year.We are planning to invite a keynote speaker of international repute along with other leading celebrities from other parts of the world.The first day will be a daytime event and will take the form of a business forum with international participants.The second day will be an evening function with a reception,networking,address by the keynote speaker,cultural events followed by dinner. Many sponsorships are available to market your products and services.Please contact the committee members and make your reservations early.The Chamber and the 25th. Anniversary committee seek your support and encouragement to make this event a grand success.

The Tamil Business community has since the founding of the Chamber slowly and steadily grown to reach a number exceeding 1,000 businesses in different fields of economic activity.(Source: Tamil Business Directories). This number is apart from the hundreds in the professional categories such as Doctors, Dentists Lawyers Accountants, Bankers, Real Estate Agents etc. who run their own professional services. Most of the Award winners who have been selected over the years are persons who emigrated from a country where they did not experience a level playing field. They came to a country which was completely different to them both in culture and climate. They built their businesses showcasing their skills and talent. In this respect they can be termed as "Champions of Entrepreneurship"

It was the increasing trend in the number of businesses and Professionals among the Canadian Tamil community that necessitated the formation of a Business Chamber to foster, encourage and develop Tamil entrepreneurship in the community. The vision and wisdom of the founder members of the Canadian Tamils Chamber of Commerce and their dream to build Tamil entrepreneurship has indeed yielded fruitful results over the past years, and today the CTCC has earned a recognition and repute not only among the Tamil community but also among the mainstream communities. The slow and steady growth of the Tamil Business community has come to be recognized as an important segment in Toronto's business sector.

In economic terms our business persons have contributed immensely towards the economic development of the country. They have created jobs, paid taxes, helped the Real Estate sector, the Banking industry, the Auto industry, and other financial and corporate institutions to grow. The Tamil Business community has lent it's skill and contribution as much as any other community towards the country's economic development.

The Chamber is playing an important and vibrant role in developing the Tamil Business community in Canada and thereby contributing to the general development of the Canadian economy. The Chamber recognizes that entrepreneurship is a vital component in the economic development of a community,and that entrepreneurship finds its best expression in the business sector.



Siva Sivapragasam
Editor - "Enterprise 2015"

ON Stage Tonight



Master of Ceremony

SHOBIKA SANTHALINGAM

Shobika has completed her B.A. degree in Psychology, majoring in Mental Health and Addictions,at the Ryerson University.She is completing her final year at the Annamalai University in Fine Arts (Bharathanatyam).She currently works in the healthcare industry at the Toronto East X-ray and Ultrasound as a Clinical Assistant/Transcriptionist.She hopes to continue serving efficient medical care to our province. Shobika is also a professional cake artist, owning her very own SweetIndulgenceByS She is also a dancer of Zillas, a passionate Toronto-based professional dance team consisting of numerous versatile dancers.



Award National Anthem and Thamil Thai Vaalthu Singer

SURAPI YAHANATHAN

Surapi is a grade 10 student in the gifted program at Heartlake Secondary School. She has been a music artiste for five years and has participated in various competitions in Toronto and globally as well. She competed in the TVI superstar contest in 2013 and was one of the finalists. She was also one of the winners of the 2013 Star Search. She recently competed in Shakthi Global Super Star and made it to the quarter finals.



Bharathanatyam

JATHURI SIVANANTHAM

Jathuri has been training in Bharathanatyam from the age of three and was influenced by her mother SivaPriya. She has also been training in carnatic vocal music since the age of 10 and has been training in carnatic violin since the age of 8. She is also the title winner of Miss Tamil Canada 2013-2014 Jathuri's personal ambition is to pursue a career in criminal law and is scheduled to enter the University this September.Jathuri is also keen on raising funds for needy children back home and also open an awareness campaign for autistic children.



Presenter

GABRIEL THAVARATNAM

Gabriel Thavaratnam is a licensed Professional Engineer in the Province of Ontario and a Real Estate Broker with Re/Max. Gabriel is a 20 year veteran in the industrial/commercial building automation controls and in all phases of building energy efficiency projects. He has also a comprehensive knowledge of building construction, marketing, leasing and sales

Audio/Visual: **Markham Audio Visuals**

DJ: **Shamrock DJ Services**

Videography: **Tamil Entertainment Television (TET)**

Photography: **Kugan Studio**

Slideshow: **Ink Flavour**

CTCC
Canadian Tamils' Chamber of Commerce

CHAMBER NIGHT 2015
17th Awards Gala

Corporate Sponsors

BMO

RBC

Sun Life Financial

TD

CI

CIBC

Scotiabank™

GALAW
Gary Anandasangaree & Associates

GGC™
Good Grade Capital Incorporated
Akila Senthil

Allstate
SUREN NAVARATNARAJAH

TET HD

the co-operators

CTCC

UPCOMING EVENTS 2015

Annual CTCC Walkathon

Date: Sunday, June 7th, 2015
Time: 7:30 a.m. - 1:00 p.m.

Address: Kids Town Water Park
3159 Birchmount Road (Birchmount and McNicoll)
(Opposite to The Scarborough Hospital Birchmount campus)

15th Annual
WALK-A-THON

8th Annual
GOLF CLASSIC

Annual Golf Classic

Date: Wednessday,June 24th, 2015
Time: 12:00 p.m. - 9:00 p.m.

Address: Deer Creek
2700 Audley Road North
Ajax, ON L1Z 1T7

CTCC dinner & dance

Annual Boat Cruise Event

Date: Jully 11th, 2015
Time: 6:00 p.m.

Address: Polson Pier
11 Polson St.
Toronto, ON M5A 1A4

Big Bike Ride

Date: Saturday, July 18, 2015
Time: 10:30am

Address: Jing Ying Temple,
718 Brimley Rd.
Scarborough ON

Heart&Stroke BIG BIKE

To find out how to get involved, email us at **info@ctcc.ca**

BOARD OF DIRECTORS OF CTCC

PRESIDENT **SINNADURAI JEYAKUMAR**



Jeyakumar has a Degree in Mechanical Engineering from the University of South Bank, United Kingdom. He is one of the Directors of Innovative Detailing Services Inc, which provides connection designs and detailing of Skyscraper Steel Structures, since June 1992. Jay has won the Best Entrepreneur award from the CTCC in 2007 and served in the CTCC board in various capacities. Jay also believes in giving back to the community and he is actively involved with various social, cultural and political organisations. He is married and has two children.

EXECUTIVE VICE PRESIDENT **AJITH SABARATNAM**



Ajith has been in the financial services industry since 1987, and joined Sun Life Financial as and advisor in 2001. Dedicated to the people he serves, Ajith has helped many clients prepare for a successful financial future. Since joining Sun Life Financial, he is in the top one percent of producers nationally as of the end of 2014. He is also the fifth leading producer in the Ontario Central region. Ajith is highly respected in his community because he understands that helping people achieve financial security not only leads to stronger families, but also strengthens communities and local economies. He has been a member of the Canadian Tamil Chamber of Commerce for 14 years.

VICE PRESIDENT - INTERNAL AFFAIRS **RAVI KANAGASABEY**



Ravi completed his Electronic Engineering Diploma at Humber Collage and later started his own company called Arthur Fire Protection. Arthur Fire Protection is a leading company in Fire Protection service and has been serving the industry over 10 years. It is the first fire protection company in the Tamil community. Ravi won the prestigious CTCC Entrepreneur of the year award in 2013.

Ravi strongly believes in giving back to the community and this is one of the reasons why he joined the CTCC in 2000 and served the Board over the past years in different capacities. He is also a Board member for the last 25 years at Downsview Community legal services, a nonprofit organization which helps under privileged people with legal matters. His main goal is to use his business knowledge and ability to bring CTCC to a new level and accountable to the members at large. Ravi is a proud father of four wonderful children.

VICE PRESIDENT - FINANCE **DILANI GUNARAJAH**



Dilani Gunarajah, Barrister and Solicitor,was called to the Ontario Bar on July 2005.She is a sole practitioner in the areas of Family Law, Estate Law, Immigration Law, and Business Law. Her office is located at 2401 Eglinton Avenue, Suite 210, Toronto, ON.

She enjoys working as a sole practitioner because it allows her the flexibility to maintain a balance between her work and home life, and the opportunity to practice in the areas she enjoys.

VICE PRESIDENT - MEMBERSHIP **VENU PUVIRASAN**



Venu's experience in the printing industry stems from as far back as 1995. Leveraging that vast knowledge, Venu (very popularly known as Kannan) has been managing a very successful printing establishment, Apex Creations for the past 10 years.

Apex Creations is a one-stop shop for a lot of Venu's business associates for all their printing needs. The leading edge and innovative technology employed at Apex, coupled with Venu's creativeness, has produced many stunning print products.

Venu is very passionate about giving back to the community and involves himself in a number of charitable activities. Venu has encouraged many young entrepreneurs with counselling and help on advertising strategies for their business needs.

VICE PRESIDENT - COMMUNITY RELATIONS **MOON MAHALINGAM**



Moon has been in the financial services industry since 1996 and held various positions within the TD Bank Financial Group.

Most recently as a Small Business advisor where he has helped business clients to successfully operate their business and fulfill their credit and Investment needs. Moon has been a top producer for TD Bank and he has helped Tamil Business Community for anumber of years. Moon has been a member of CTCC for the past 8yrs.

DIRECTOR **SUREN NAVARATNARAJAH**



Suren Navaratnarajah joined the financial services industry in 2004. Since 2009, he has been a Business Development Agent with Allstate Insurance Company.

He has been a top producer in the country for the past 5 years and has the opportunity to speak to new agents on how to be successful within the insurance Industry.

Some of his accomplishments include being National Champion from 2010 till the present year and honor ring qualifier for the past several years.

DIRECTOR **SHALINI SATHIYA**



Shalini Sathiya, is an experienced Toronto tax lawyer who regularly represents individuals and corporate taxpayers on complex tax appeals. Shalini is the founder of Sathya Law and her practice also includes highly skilled residential and commercial real estate services. Prior to establishing an independent practice, Shalini worked with law firms in England and Toronto. She has also worked for the Canada Revenue Agency in the Large Corporate Files Appeals Division.

DIRECTOR **SUJAN SHAN**



Sujan is a very successful real estate professional, who specializes in pre-construction condominiums in the Greater Toronto Area over eight years with passion at RE/MAX Vision Realty Inc. Sujan graduated from Carleton University with a Bachelor of Engineering in Electrical and worked among many IT companies before his career switch to real estate. Being a passionate investor, engineer and a successful real estate professional, Sujan has supported many charitable initiatives in the community over the years. His reputation in customer service excellence is demonstrated through his many industry awards. Presently he has taken his passionate position of being a Regional Owner and the Director for RE/MAX Sri Lanka.

PAST PRESIDENT IN 2013 **SRITHARAN THURAIRAJAH**



Sritharan Thurairajah embodies the true Canadian success story. He came to Canada at the age of 24 and became an insurance advisor in 2002 where he used his contacts to build one of the most successful Life insurance practices in the GTA.Sri soon achieved the coveted Million Dollar Round Table (MDRT) team, which hails to be the exclusive club of the top 1% of the world's Financial Advisors

Sri is a Charted Life Underwriter (CLU) and Certified Health Insurance Specialist (CHS).

Sri had been a member of the Chamber since 2005 and had served in the board in many capacities including Vice President and Secretary. Sri is instrumental in establishing new sponsorship opportunities and members.

Over the years Sri has supported many charitable initiatives in the community. He motivates and encourages new entrepreneurs and guides them in their growth.

ADVISORY COMMITTEE OF CTCC

KANISH THEVARASA



Kanish is a Chartered Professional Accountant, a Chartered Accountant and a Certified Management Accountant and has more than two decades of experience in public practice focusing on Assurance Services, Tax, Corporate Finance and Business Consulting. He co-founded Kanish & Partners in 2000 and has been committed to providing high-quality consulting advice and accounting services to small and medium-sized owner - operated businesses. Contributing to the larger community also plays a major role in his life. Kanish has also served as an advisor and counselor to many community organizations. In addition, he serves as a board member of The Providence Health Care Foundation and remains actively involved in several other non-profit charities and cultural groups including the Canadian Tamils' Chamber of Commerce.

STAN MUTHULINGAM



Stan, the man who made what The CableShoppe Inc. (CSI) is now today is a successful entrepreneur and a well-respected person in his community. Immigrating in 1985, like many other immigrants, he faced numerous challenges in his early years in Canada. At CSI, Stan works as the Co-Chairman and Chief Executive. He, together with his brother, Monty Muthulingam, owns CSI, one of Canada's leading telecommunication companies that provides the most advanced Logistics, Engineering and Product Lifecycle Management to the telecommunications industries throughout the Americas. Stan firmly believes in the continued investment in the Company's technology, people and customer relationships. He considers these as the basic ingredients of his business philosophy.

He also gives back to the community and the country in general. He was also a recipient of various Awards including the Queen Elizabeth 11 Diamond Jubilee Medal. He is also a Director of the Scarborough Hospital Foundation.Stan is also blessed with one such happy family with three children; one girl and two boys.

IMTIAZ SEYID



Imtiaz joined RBC in 1989 after immigrating to Canada in 1988. Prior to joining RBC, Imtiaz who was born in New Delhi, India worked in banking in the U.K and Kenya

His career with RBC began as a trainee account manager in Scarborough, Toronto in 1989. His career with RBC over the last 26 years included a posting in Singapore. He has been in his current role since 2004, and is responsible for strategy development, segment management, marketing and Business development for South Asian and Middle Eastern markets across RBC in the Greater Toronto Region

Since joining RBC Imtiaz has been involved in diversity issues in client, employee and community environments. He has participated in several committees within RBC with a particular focus on championing diversity as a business imperative.

TAM SIVATHASAN



Tam holds an Honours degree in Electronics & Communications from the University of Newham, England. He came to Canada in August, 1983 and had been working as a Product Development Engineer in Syprotec, Poite Claire, Que.

He also worked for Toronto Transit Commission for 15 years in the capacity of Supervisor Subway Equipment and took early retirement to pursue independent careers. He currently owns a Real Estate Brokerage (Veedu Realty Inc.) and a Mortgage Brokerage- Centum Optima Mortgages Inc.

Tam has hosted the popular current affairs program 'Velichcham' for TVI and published the Veedu newspaper, Marumoli and Nalam magazines. He has acted as founding secretary to IMHO Canada from 2008-2009 as a Volunteer with Anpuneri Humanitarian Organization.

INDEPENDENT AWARDS **SELECTION COMMITTEE**

RAJASRI SRISKANDARAJAH, MBA, CPA, CGA



Rajasri graduated with a Masters of Business Administration from Richard Ivey School of Business, University of Western and holds the CPA, CGA designations. Raj had worked in senior roles for many companies in the accounting and consulting field before acquiring Padgett Business Services, North York in 2006.

The combination of his education and expertise accumulated from over 25 years of experience has enabled Raj to offer services that focuses on not only accounting and tax matters, but also on strategic and operational business consulting for small and medium businesses.

JORGE KANESH



Jorge has worked in many different roles for the City of Toronto, including a position as a community liaison officer for the Toronto Ombudsman's Office. His work with the municipal government, has garnered Jorge experience in policies, by-laws, municipal management, international initiatives and community engagement.

In addition to a strong background in communications, Jorge possesses over 11 years of experience working in digital media. Jorge has further initiated and spearheaded new ventures, with proven knowledge and skills in entrepreneurship. His diverse experience, combined with a solid understanding in government policies, modern marketing and media relations, has made Jorge a valuable contributor to new businesses and community organizations.

SENTHOORAN PUNITHAVEL



Senthooran Punithavel graduated from the University of Toronto with a Bachelor of Arts in Human Resource Management and Services. Senthrooran has owned his own insurance agency since 2004. He has also successfully achieved top regional and national awards for the Co-operators insurance group for the past several years. Co-operators is a Canadian owned, multi-line insurance company that provides insurance services and offers financial security products.

In addition to running his own business, Senthooran is also acting associate district manager for York and Durham region. During his spare time he volunteers at many various charities.

AJITH SABARATNAM	Ajith Sabaratnam (Executive Vice President, CTCC) acted as the coordinator for the selection committee

CTCC's
Past Presidents


Kingsley Ariaratnam
1991-1993
1994-1996


Yogi Tambiraja
1993-1994


S.R. Rajadurai
1996-1997


Logan Velumailum
1997-1999
2005-2007


Kana Gnanachandran
1999-2001

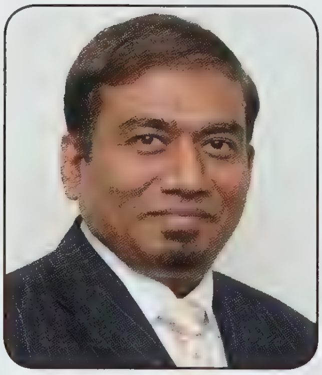

Kula Sellathurai
2001-2003


Mohan Sundaramohan
2003-2004


Mano Thillainathan
2004-2005


Gary Anandasangaree
2007-2009


Ken Kirupa
2009-2010


Mike Ahilan
2010-2012


Sritharan Thurairajah
2012-2013

CHIEF GUEST & KEYNOTE SPEAKER

Siva Sivarajha



Our chief guest and key-note speaker, is Siva Sivarajha, President and CEO of Falcon Commercial Aviation, a commercial aviation company based in Miami, Florida.

Mr. Sivarajha originally worked as an aeronautical engineer at Eastern Airlines and later at UPS Airlines before he established his own company, Falcon Commercial Aviation.

Today, Falcon Commercial Aviation is an internationally recognized commercial aviation company operating across USA, Australia, UK, Sri Lanka, India, Indonesia, Singapore, Bangladesh and Europe.

Falcon leases aircrafts in many countries and has set up pilot training schools in Miami, India and Australia, having trained more than 200 pilots.

With offices based in the UK and Florida, Falcon provides aircraft sales and leasing. Falcon also supplies aircraft parts and tools. Falcon is also engaged in aircraft ferrying, aircraft servicing and maintenance.

Some of Falcon's valuable customers include Air India, Indian Airlines, Jet Airways and Tata Airlines.

Mr. Sivarajha is a past student of Chavakachcheri Hindu College. He graduated in Mechanical Engineering in London and studied Aeronautical Engineering in the USA.



Sri Lanka's
Hope Moving Forward ...

CTCC can play an important role seeking to have Government to Government, Chamber to Chamber, and Business to Business agreements in place to promote investment, knowledge sharing, which will improve the livelihood of Sri-Lankans.

As the recent political turn of events was unfolding in Sri Lanka, I can't help myself but ponder on the thoughts: Is this the right time for Tamil Diaspora to get engaged in the political process to create a just society in Sri Lanka? Or are we just going to sit on the sideline and miss an opportunity to create a society where everyone enjoys equality respecting everyone's cultural, religious and language diversity, as we all here in Canada are enjoying?

From the outset, it seems the newly elected president has the intention of resolving the grievances. We can only hope, though Tamils have been let down the path many times with disappointing outcomes. However, I believe we have high hopes this time that things might be little different. Here is why? I believe this time the ill treatment of Tamils in Sri Lanka since independence is a globally known issue not an internal one anymore.

Furthermore, fortunately or unfortunately, it is a blessing in disguise, the decades of Tamils' struggles have exported exponential number of Tamils around the globe and Tamil expatriates are being noticed by the local governments. Hence, I believe we have a duty and the opportunity to engage in a peaceful manner to create a just society in Sri Lanka that will treat all their citizens fairly and equally.

What I mean by just society is when great leaders of the world envision a nation's vision sometimes they don't even realize the makeup of their nations in few decades. Nevertheless, in their minds and in their guts, they know very well what not to do in a multi-ethnic society; it is not to engage in divisive policies as the systematic policy of Sri Lankan government since independence.

Case in point: One of the greatest Prime Ministers of Canada who ever lived, Pierre Elliott Trudeau, envisioned the multiculturalism. As quoted from Sun, "Trudeau was a visionary and was obviously light years ahead of everyone. He was able to see Canada's potential and he could envision the country we would one day grow into back in 1971, said Nipp."

The recent passing away of another Nation builder, Prime Minister Lee Kuan Yew of Singapore reminds everyone the fundamentals of a great nation building taking into account inclusive policies instead of discriminatory policies for short term political gains.

The following are excerpts from an International Herald Tribune interview with Prime Minister Lee Kuan Yew:

"To begin with we don't have the ingredients of a nation, the elementary factors, a homogenous population, common language, common culture and common destiny."

"We are migrants from southern China, southern India, Pakistan, Bangladesh, before it was divided, Ceylon (Sri Lanka) and the archipelago. So, the problem was, can we keep these peoples together?"

"The basis of a nation just was not there. But the advantage we had was that we became independent late. In 1965, we had 20 years of examples of failed states. So, we knew what to avoid — racial conflict, linguistic strife, and religious conflict. We saw Ceylon (Sri-Lanka)."

"Thereafter, we knew that if we embarked on any of these romantic ideas, to revive a mythical past of greatness and culture, we'd be damned. So, there's no return to nativism. We have left our moorings. We're all stranded here to make a better or worse living than in our own original countries."

Recently, I was talking to few respected community individuals who recently visited the north and eastern part of Sri Lanka. One of the feedbacks was very discouraging; unfortunately, many years of civil unrest has created a welfare society in Jaffna and other predominantly Tamil areas. We Diasporas are partly to blame, of course I agree during the struggles it is only natural to look after our loved ones, and other social causes however inadvertently continued financial support from abroad like creating a welfare society. Most of the complaints were arising from local business owners having to struggle to attract workers. I think we Diasporas have to rethink our model of support. We should collectively look into rebuilding the economy and to create a productive society for the good of our Tamils in Sri Lanka.

Commerce is very important integral part of any society. It is the only way to uplift any community. If we take a look at the western society, there are certain communities doing well in commerce, hence these particular communities have bigger influences in policy making. Aga Khan Community is a good example. Another one is the Jewish Community and likewise the Chinese are becoming very influential lately, as well. How is this possible? It is because they are economically well-off. So, the lesson is clear, we as Tamils can do the same, just borrow some of the practices from Aga Khan Community and learn from it. It is such an amazing community to see how they integrate commerce, social responsibilities and well being of their own throughout the world.

I believe, given the current condition, CTCC can play an important role seeking to have Government to Government, Chamber to Chamber, and Business to Business agreements in place to promote investment, knowledge sharing, which will improve the livelihood of Sri-Lankans. I believe the net results will benefit everyone by working together.



Stan Muthulingam
Co-Chairman/Chief Executive
The Cableshoppe Inc.

YEAR IN REVIEW
— 2014 - 2015 —

The Chamber has been the nexus of Tamil business in Canada, and has supported business success in the community in many ways. The CTCC held various events throughout 2014 in keeping with its mission of fostering entrepreneurship in the Tamil Canadian community. The Board of Directors, and various members of the community, have put countless hours into ensuring that there are various opportunities for members to network and develop their business while contributing to the community at large.

As we celebrate the 17th Awards Gala tonight, it is appropriate to review the events spearheaded by the Chamber since our last review in the 2014 Enterprise Souvenir:

16th Annual Awards Gala

The CTCC Annual Awards Gala was held on ***April 5th, 2014***. The Annual Gala recognizes and promotes the contributions of entrepreneurs in the Tamil Canadian community. At the 16th Awards Gala, the CTCC recognized individuals who have achieved great success in their chosen fields. The Gala event was a great success, with a large attendance consisting of notable dignitaries, professionals, media and corporate personnel.







Quarterly Meeting

The second Quarterly meeting of the 2014 fiscal year was held at Queen Palace Banquet Hall on May 7th, 2014 and attended by many members and guests, with a special presentation given by Sun Life Financial. The meeting gave members a chance to network with each other, and benefit from the enlightening presentation.

Big Bike Ride

On May 22nd, 2014, the annual Big Bike Ride was held by the CTCC in support of the Heart & Stroke Foundation. The event was attended by several of our members and supporters, and gave everyone a chance to have fun riding a bicycle built for 30, while raising funds for life-saving research done by the Heart & Stroke Foundation. Participants considered it a great family event, as well as an enjoyable team-building exercise.



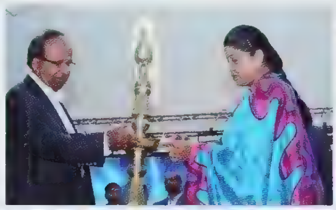






Annual Walk-a-Thon

This fundraising event, which began in 1999, has raised over $200 000 towards The Scarborough Hospital Foundation, and the Providence Healthcare Foundation. The Annual Walk-a-Thon was held on June 7, 2014 at Kidstown Waterpark, and brought not only the business community together but also families and friends, to lend a philanthropic hand towards promoting healthcare. The event, held on Sunday, proved to be a fun family outing for all who attended.






Vaanipa Vasantham (Trade Show)

From June 21st to the 22nd, the Trade Show was once again organized by the CTCC and was considered a success. The event hosted a large number of vendors and exhibitors, along with great entertainment and music. International celebrity Abdul Hameed, as well as other special guests, made this Vaanipa Vasantham a great family outing for visitors as well.





7th Annual Golf Classic

This annual event was held at Deer Creek Golf and Country Club in Ajax on September 3, 2014 and proved to be a great success. This event grows in numbers each year, and provides members with an informal setting to network with other business communities. The event concluded with an evening reception, and dinner at the golf club. The CTCC would like to thank Mr.Kailan Ariyarajah of Millenium Travels Inc. Travels for donating his raffle winning TV for auction, which raised $900 for the Hospital Foundation.

Quarterly Meeting

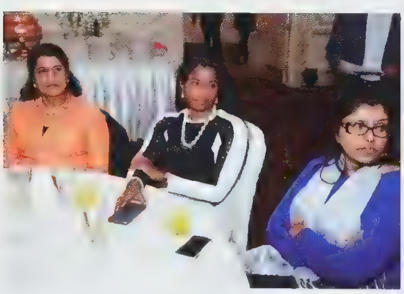
The third Quarterly meeting of the 2014 fiscal year was held on September 24th, 2014 at JC's Bar and Grill, and was attended by a large number of members. This meeting gave members a chance to network with each other, as well as to introduce themselves and their business. At this meeting, an election committee was selected to conduct the election process during the Annual General Meeting.

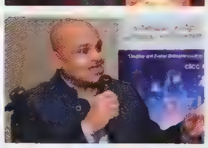
Annual General Meeting

The Annual General Meeting was held on October 25, 2014 at JC's Banquet Hall. At this meeting, members elected the new Board of Directors, and approved the audited financial statements for the fiscal year ended August 31, 2014.









The Holiday Business Mixer

The Holiday Business Mixer was held on December 3, 2014 at Princess Banquet Hall. In the spirit of Christmas, CTCC members were able to network before the holidays. Members also had an opportunity to learn about strategies for social media marketing from the famous connector Ash Silva.



Quarterly Meeting

The first Quarterly meeting of the 2015 fiscal year was held on January 14th at JJ Swagat Banquet Hall. The meeting also gave CTCC members an opportunity to celebrate Pongal and announce upcoming amendments to the CTCC Constitution. Several members attended and benefited from the event by networking with each other. New members introduced themselves and their business, and guest speaker Eelaventhan gave a speech about Pongal festival.

Members Meeting

A special members' only meeting was held on February 25th to announce the amendments to the Constitution proposed by the Constitution Amendments Committee. Members listened to the proposed amendments, voiced their opinions, and drafted a revised set of amendments. After the proposed amendments had been revised and finalized, members approved the motion to put all the amendments up for voting at the next meeting

Walk-a-Thon Launch

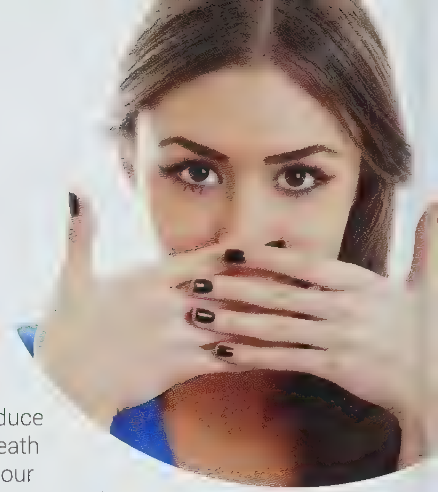
The annual Walk-a-Thon event was officially launched at a media special meeting which took place on March 18, 2015 at The Scarborough Hospital. Representatives from all the Tamil media were there, along with community newspapers, to publicize the launch of the event. The introduction to the launch was given by Dr. Kiruba of The Scarborough Hospital, who explained the cause and announced that the funds raised this year would go towards expanding the newborn ward at the hospital. The CTCC has been hosting the Walk-a-Thon in support of The Scarborough Hospital since 1999, and this year's Walk-a-Thon is scheduled to be held on June 7, 2015

Quarterly meeting

The second Quarterly meeting of the 2015 fiscal year was held on April 1st at the Kennedy Convention Centre, and attended by a large number of members. Members introduced themselves and their business, and benefited from networking with each other. The proposed Constitution amendments were voted through at this meeting. In addition, the new CTCC membership discount cards were introduced and handed out at this meeting.



Treating
Bad Breath



Many patients experience unpleasant taste and breath odour and although interest in the treatment of this condition has increased, there is considerable reluctance among the dental profession to address this problem. Determining the source is often complicated by the reluctance of the individual to discuss the problem with the dental team. Consequently, struggling with the condition without getting proper advice or treatment creates considerable anxiety and results in antisocial and neurotic behaviour by the patient.

Expelled breath becomes unpleasant when volatile sulphur compounds (VSC's) are present in the mouth and are expelled with mouth air. The most common source of this odour is oral microbial degradation and consists of hydrogen sulphide, methyl mercaptan and dimethyl sulphide, mainly produced by Gram-negative anaerobic bacteria. Periodontal pathogens, for example, Porphyromonas gingivalis, Prevotella intermedia, and Fusobacterium nucleatum, Tannerella forsythus, are most likely to contribute to the odour. No obvious association exists between breath odour and any specific bacterial infection. It is the result of complex interactions between oral bacteria species that occurs in the gingival sulcus and posterior dorsal surface of the tongue. Although oral microbial degradation is the most common cause, a complete diagnosis should take into account extraoral and systemic conditions. Hunger stimulates metabolic breakdown of body proteins and fats resulting in very objectionable ketones. Some individuals, classified as having halitophobia, persist in the belief that they suffer from breath odour even after treatment and without any physical evidence of the problem but refuse any psychological counseling. Since psychological factors, such as anxiety, depression and stress can be considered as risk factors for subjective halitosis, the dental team may want to consider a multidisciplinary approach to the treatment of this oral condition.

Prior to finalizing the diagnosis, it is recommended that the patient complete a questionnaire that includes questions on the patient's perception of the problem, treatment that has been provided, and social discomfort that the patient is experiencing. This should be followed by an assessment of mouth air, the odour of the tongue dorsum and interproximal areas to determine the origin of the odour. Odours are readily detected through organoleptic means. Objective measurements of breath odour are available but are not often used in a dental practice, partially due to cost. Clinical parameters that are required include plaque index, bleeding on probing, probing depth and tongue coating score.

Mouth washing and tongue cleaning significantly reduce oral malodor, but combining tooth brushing, mouth washing and tongue cleaning regimens is most effective for oral malodor reduction. Although the dental team often focuses on tooth brushing as the most important solution, it does not significantly reduce breath odour by itself.

Mouthwashes have been used since the time of Hippocrates, who developed a mouthwash of wine, anise, dill and myrtle for the purpose of fresh breath. Competition for the most effective rinses as a commercial solution for this problem has created a billion dollar industry. The most effective mouthwashes suggested for treatment of breath odour generally act by reducing either the bacterial load or the associated VSC. Mouthwashes containing chlorhexidine, cetylpyridinium chloride, essential oils and sodium chlorite/chlorine dioxide have been tested, either alone or in various combinations for their ability to reduce breath odour and have been shown as effective in either reducing VSC's or bacterial loading or both. For example, sodium chlorite/chlorine dioxide rinses are capable of reducing VSC's and have an antimicrobial effect on some oral bacteria whereas chlorhexidine gluconate reduce bacteria that produce VSC's.. Treatment with an antibiotic rinse mixture of metronidazole and nystatin provides a substantial reduction of odour so that many patients felt their breath odour had been eliminated.

Oravital® has developed a system for the treatment of breath odour that incorporates many of these findings. Diagnosis includes periodontal charting, organoleptic measurement, diet questionnaire and a microbiological assessment. Treatment varies with the diagnosis but the use of antibiotic rinses has been effective. Maintenance of healthy breath is achieved with effective interdental and tongue cleaning and the use of a daily mouthwash. The choice of mouthwash varies and depends on the microbial load as well as the patient's preference.

The greatest challenge for clinicians is to overcome their own reluctance in discussing the problem with their patients. This condition must be approached as a chronic infection that has a substantial systemic risk. This risk is two-fold. Since most breath odour has a microbial source, the risk is parallel to that of periodontal disease, however, the stress that the patient experiences has its own horrific effects both on mind and body.

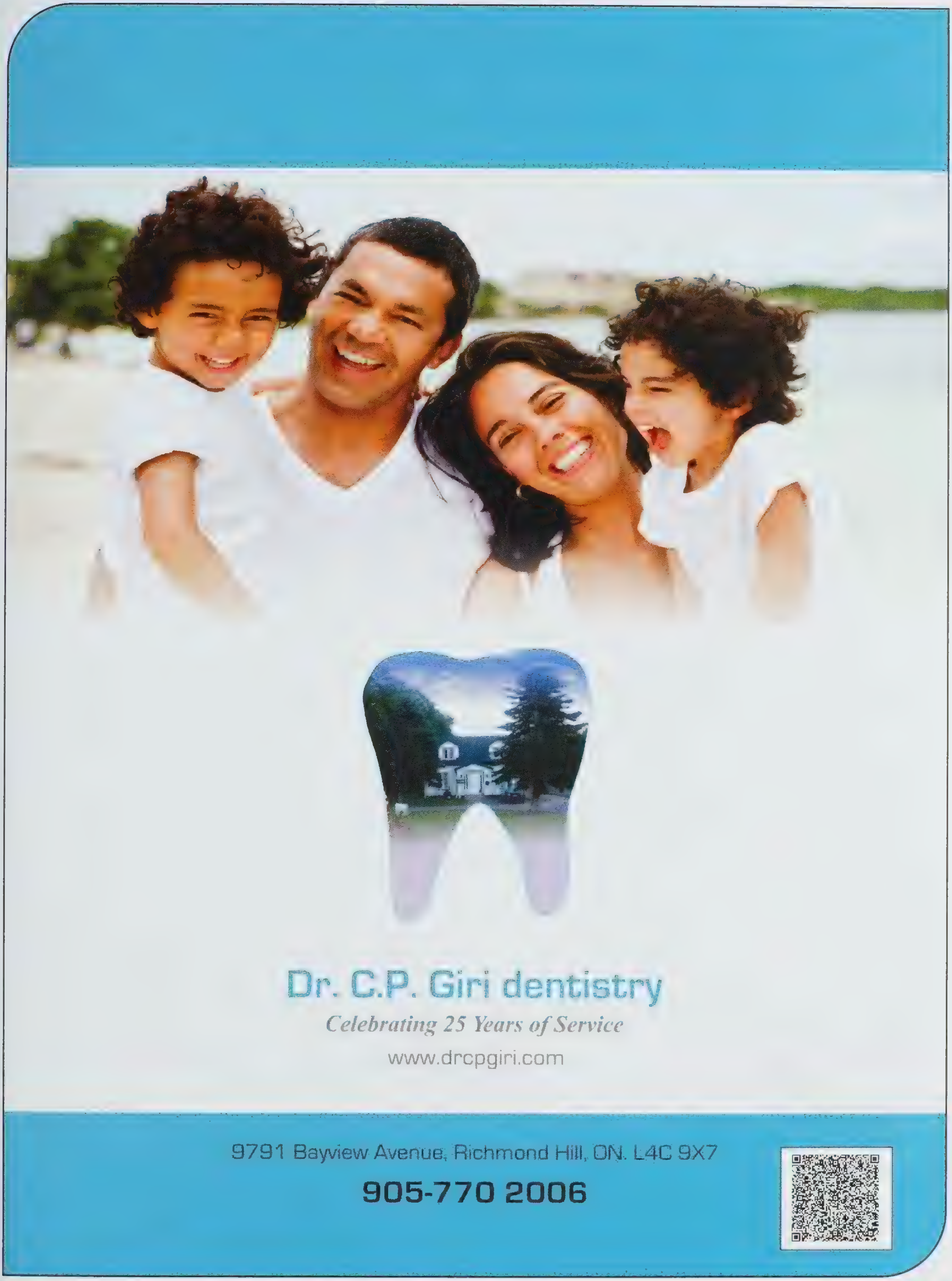
written by



Dr. James Hylan



Anne Bosy


Dr. C.P. Giri dentistry
Celebrating 25 Years of Service
www.drcpgiri.com
9791 Bayview Avenue, Richmond Hill, ON. L4C 9X7
905-770 2006

Please join us for our free Estate and Financial Planning information seminar

The Scarborough Hospital Foundation
offers free Estate and Financial Planning information seminars to our donors and the community at large, led by local lawyers, accountants, financial planners and financial advisors.

Tuesday, May 5, 2015

2:00 p.m. to 4:00 p.m.

WHERE
General campus, Lee Family Auditorium
The Scarborough Hospital
3050 Lawrence Ave. E., Toronto

PLEASE RSVP
on or before May 1, 2015 to Paulina Szlachta
Tel: 416-438-2911 ext. 7615
Email: szlapa@tsh.to

Light refreshments will be served.

TOPIC

"To Will or not to Will"

This session will cover the importance of Wills, POAs, information for heirs and charities, and pitfalls of not planning your Will.

GUEST SPEAKER

Julie DiGregorio



Julie DiGregorio is a partner at Snider & DiGregorio Barristers and Solicitors, practicing in the areas of Real Estate, Wills & Powers of Attorney, Estate Administration, and Tax Law. Previously, Julie worked as in-house counsel for seven years at General Motors of Canada Ltd., and as an associate for four years at Stikeman Elliott LLP in downtown Toronto, one of the Canada's leading law firms. Julie graduated on the Dean's List from Law School at the University of Western Ontario in 1998. She was called to the Bar in 2000, when she placed second in the province in the Ontario Bar Exams. Julie is the mother of two young children.

LEGACY*circle*
The Scarborough Hospital Foundation

The Scarborough Hospital Foundation Legacy Circle acknowledges and thanks individuals who have made a commitment of a legacy gift through a bequest in their Will, life insurance policy, RRSP, RRIF, or charitable remainder trust, to support the mission and vision of The Scarborough Hospital for generations to come.

The Scarborough Hospital FOUNDATION

Strong communities build strong hospital

Lower rates.
Exceptional service.



Connect with an insurance company that puts clients first.
Discover why The Co-operators is the right choice
for your Auto and Home insurance.

Ask us about our significant discounts,
24-hour Emergency Claims Service,
free Identity Theft coverage
with our Home policies,
and Accident Forgiveness
Endorsement option.
All backed by our
Claims Guarantee.



Senthooran Punithavel

Phone: (416) 396-0707
Fax: (416) 396-1221
Email: Senthooran_Punithavel@cooperators.ca

201-1265 Morningside Ave
Scarborough, ON M1B 3V9

Home Auto Life Investments
Group Business Farm Travel

the co-operators
A Better Place For You


SERVING YOU IN TWO LOCATIONS
Unit 5 7025 Markham Road,
Markham, ON,
L3P 0C2
Tele: 905 471 4447
Unit 14 15 Heritage Road
Markham, ON,
L3P 0C2
Tele: 905 294 5773
747 AUTOPARTS
The Right Parts for the Right People

THE "BIG" SMALL MARKET

Small business is now big business. Knowing this, insurance companies in touch with their customers have gone ahead full throttle with plans to cater to this market, especially when it comes to group benefits.

More than 70% of approximately one million small businesses in the nation have less than five employees—a percentage many insurers have chosen to ignore. Ironically, most group benefit insurers target groups of over five employees or much larger groups. Consequently, small business owners may think a benefits package is either not available or too expensive, but this is not always the case anymore.

"The small business market is growing so quickly that we developed a new product for our business clients to meet this need," said (Senthooran Punithavel from The Co-operators. "The challenge was to deliver pooled purchasing power at reduced premium rates, while providing personalized service and distribution across Canada. The target market is businesses with a minimum of two employees, including home-based businesses."

Business owners are starting to think of group benefits as a human resource tool, and are using them to attract quality employees. According to group benefit experts, a good plan can enhance the overall caliber of a business. Here are just some of the benefits:

· Benefit plans are structured to provide tax-free benefits to employees. Health and dental claims payment are received tax-free and reduce personal expenses.

· Don't compete for quality staff on wages alone. There are many excellent qualified people available for hire in the workforce. An employee benefits package is a proven human resource tool that allows a company to attract the staff it wants.

· Reduce turn-over. Employees will recognize and respect that the company has made a commitment to invest in their quality of life.

Knowing what type of program is right can be a difficult decision for business owners. Not all plans will fit the needs of their employees, or budget.

"The bottom line is each program should include financial protection from unseen expenses resulting from sickness, injury, medical care and death. The benefit schedules should be fair and equitable, meeting the moral obligation on your company to protect employees and dependents," said Senthooran Punithavel.

OR ———

What's in store for your business future?

When Jon's parents started their business almost 40 years ago, they never imagined it would grow as much as it did. Henry and Olive dedicated their lives to build it into the large, successful operation it is today; so much so that John and two of his three sisters are all involved as full-time managers.

When Henry told him they'd been thinking of retiring, Jon wondered about their plans for the future of the business. Could they afford to retire now? How did they plan to hand over the reins? What about the taxes involved?

Jon was relieved to hear that his parents had already asked these questions and discussed them all with their Co-operators financial advisor. In fact, they had planned for this day years ago, when they set up their life insurance and buy-sell agreement. With these important measures in place, Jon and his siblings could look forward to a seamless transition into full business ownership.

Setting goals for the future of your business

Henry and Olive started their business soon after Jon was born. Their greatest hope was that the business would grow to be successful, so that one day Jon and his sisters would take over and keep it going. At the same time, they wanted to make sure they could retire comfortably, and pass the business on to the next generation without leaving them large tax or estate settlement costs.

Establish an estate plan

Working with their Co-operators financial advisor, Henry and Olive were able to prioritize their goals and set up an estate plan, which they reviewed and updated regularly over the years. They started by:

· Reviewing their will, powers of attorney, and personal health care needs

· Estimating estate taxes and planning for future tax liability to protect the family business

· Discussing the options for transferring ownership to their children

· Finding ways to minimize the potential of financial disputes to avoid having their heirs sell the business

How life insurance can help

The financial advisor explained to Henry and Olive that when they retired, or even if they passed away unexpectedly, specialized life insurance would be an effective way to help prevent the possibility that their children would have to sell the business.

One of the first things they did was buy a joint term insurance policy. When they were just starting out, they wanted to make sure they had affordable protection for their mortgage; a way to replace lost income while their children were young, and a solution to help them with business obligations. The funds from their policies would also cover federal estate taxes, and help equalize inheritances between those children who were involved in the business, and those who were not.

Benefits of a buy-sell agreement

A buy-sell agreement provides funds to cover the financial needs of a business owner's heirs, employees, creditors, surviving partners and shareholders. Henry and Olive decided to set one up, to ensure that the business would keep going in case either of them died, became disabled or retired. They realized it was a valuable option, giving themselves and their family the funds they might need to make pressure-free decisions about the future of the business and everything they'd worked hard to achieve.

If you're looking for expert advice on planning a successful financial future for your business or farm, talk to your local Co-operators financial advisor. Call or visit today.

OR ———

An increasing amount of people are starting home-based businesses thanks to modern technology such as computer hook-ups and fax machines. And more corporations are starting to allow their employees to work at home.

No matter what the reason is for working from your home, it's important to have a

very clear idea of what setting up a business means—both as a time commitment and a financial reality. Part of that financial reality includes insurance for your home-based business. You shouldn't assume that because your small business is being run out of your home that your home insurance policy will protect you.

"This is an area where your financial advisor can be a big help," said Senthooran Punithavel with The Co-operators. "You may have to consider a number of basic insurance coverage's, which are available with a business insurance policy."

The coverage's will protect you and your property in case of loss and can be categorized into four general areas: legal liability, physical assets, loss of money and business continuation expenses.

Legal Liability

Liability coverage insures a business against accidents and injury occurring on the premises, as well as exposure to any of your company's products. Here are some examples:

· A messenger or customer visits your home on business and slips on your steps. Your home policy may not cover you but Business Liability coverage would, including any legal expenses you might incur regardless of whether or not you're found at fault.

· You're running a small catering business out of your home and a client gets food poisoning. Again, property business liability insurance would protect you.

· Do you babysit in your home? Depending on the number of children, you may need business liability insurance—ask your insurance representative.

If you attend events such as trade shows or craft fairs outside your home, you may be asked for proof of liability insurance.

"The question of how much liability insurance is not something which has a definite answer," said (insert financial advisor/staff name). "For the premiums involved, it usually makes good business sense to carry a limit of $1 million. Anything over this for your home based business may not be required."

Physical Assets - Business Property Insurance

More than likely, your home insurance policy will not provide protection for business property. This includes items such as your desk, chair, filing cabinets, computers, tools, etc., as well as any stock held for sale.

Do any of the above items ever leave your premises? If so, ask to arrange coverage on a "floater" basis which would include theft protection from a locked vehicle. Most business policies provide Replacement Cost Coverage, which means items will be replaced at today's prices.

Crime coverage protects against losses to money and other securities resulting from theft, burglary and robbery. Your insurance representative can help you determine your risk.

Business Continuation Expenses

If you fail to purchase for your assets, you may be doing only half the job. Although your business stops operating due to a loss, you will still have expenses that continue (e.g. rent, utilities, and expense's to continue your business from another location.)

Coverage is available so you can continue receiving an income while totally out of business as well as regaining your customer base. Many businesses fail because they are unable to start up again, or if they do, their customer have gone elsewhere by the time they're back in business.

Liability/Physical Damage for Your Automobile

Don't forget to advise your financial advisor if you use your vehicle for business purposes. If you don't let your financial advisor know and you have an accident, in the worst case scenario, your claim could be denied and your policy cancelled. You may pay a slightly higher premium but you'll have peace of mind knowing you're properly protected in the event of an accident.

Human Asset Protection

You are the most valuable part of your business! And you need to protect yourself.

Coverage's normally available as an employee, of a large company, are not there for you when you are a sole proprietor. What happens if you die? Or become disabled?

You could lose your business and all your assets. You need to have both disability and life insurance protection.

Plan also for your retirement with RRSPs and a pension plan. Many insurance representatives are also qualified business estate planners can help.

"Most home business should be able to purchase all the coverage's we've outlined," said Senthooran Punithavel. "Carrying the right type of insurance for the proper limits is an essential part of your business operations. It can mean the difference between being in business for the short term or the long run."



Senthooran Punithavel | BA | Insurance Advisor
Vel Insurance Agency | The Co-operators

1265 Morningside Ave unit 201
Toronto, ON, M1B-3V9
Tel: 416-396-0707


MEDIA PARTNER
ekuruvi.com
Congratulations
To All of This Year's
Award Winners !
To View
CTCC Gala Night 2015
Video and Photos
Scan Here
All Your Online Marketing Need
Business
Connections
www.biztha.com
416 272 8543
JOIN US
FIND US
Google
FRIEND US
WATCH US
YouTube
FOLLOW US


J&J Swagat
Convention
Centre
22



Wishes from Siva & Joy Real Estate Team
வீடு மற்றும் வியாபார தளங்களை வாங்கவும் விற்கவும்
BUY
SELL
SIVA & JOY
REAL ESTATE TEAM
416 267 9700
சிறந்த வீடு விற்பனையாளருக்கான விருது
Top Producing Team
2010, 11, 12, 13, 14
TOP 3rd TEAM IN HOMELIFE CANADA 2014.
Siva & Joy Real Estate Team
Direct : 416- 267- 9700
Residential / Commercial / New Condo and Investment Properties
Siva Shanmuganathan Broker
Cell : 416-545-7482
Joy H. Selvanayagam Broker
Cell : 416-358-6928
Homelife/Future Realty Inc., Brokerage
7 Eastvale Drive Unit 205, Markham, L3s 4N8 Tele : 416-264-0101/ 905-201-9229 www.futuregtahomes.com



NEWCOMERS SET THEIR SIGHTS ON

HOME OWNERSHIP

A common goal many newcomers set their sights on is to buy their own "home sweet home." According to RBC research, almost half of newcomers (49 per cent) say they have or plan to acquire real estate within their first five years in Canada.

Given the costs of home ownership in Canada, most first time home buyers need a mortgage – the money borrowed for the purchase of a home –since it is typically the single largest investment that most people make in their lifetime.

Before searching for a home or considering a mortgage, it is important to know how much you can afford by looking at your income, expenses and other debt. It is also worthwhile to consider your future needs as you plan your purchase. Often the journey leading up to a home purchase is filled with questions around affordability, impact on savings and lifestyle changes. There are a number of online calculators and tools, such as RBC's "How much home can I afford" calculator, that can help answer many of these questions.

"Start with some preliminary research and familiarize yourself with what you want and what you need. Come into one of our branches and speak to an expert. We can help you plan towards achieving the goal of home ownership whether you are ready to buy today or sometime in the future," said Christine Shisler, Director of Cultural Markets, RBC.

Many newcomers express that they don't understand the nuances of the Canadian banking system, and others have preconceived notions that don't always hold true, like requiring a credit history to obtain a mortgage. In reality, the financial path for newcomers can be much brighter, and much easier, than people might think.

"Our research has shown that buying a home can be challenging for newcomers. We listened to their needs and believe we are competitive in the market, to help them buy their first home in Canada sooner," said Shisler. "We take the time to educate and inform to make this process easier – for instance, a credit history is not always required when applying for a mortgage."

Before searching for a home or considering a mortgage, it is important to know how much you can afford by looking at your income, expenses and other debt.

Many first-time home buyers find it hard to save for a down payment – the amount of your own money that you use when purchasing your home. While saving such a large amount of money can be overwhelming, Shisler offers some strategies to help maximize your down payment:

Make it automatic: Saving for your goals is easier when you "pay yourself first". Arrange to have regular automatic contributions directed into a separate savings account.

Contribute to a Tax-Free Savings Account: A TFSA is another investment option and can be set up for regular automatic contributions.

Start an RRSP: The federal government's Home Buyer's Plan allows first-time home buyers to use money from their Registered Retirement Savings Plan (RRSP) for a down payment on a home. The withdrawal is not taxable as long as you repay it within 15 years.

Take the time to talk to experienced professionals about buying your first home in Canada. Get personal guidance from a mortgage specialist who can explain all of the available financing options or visit rbcroyalbank.com/mortgages.
A mortgage specialist can also connect you with a real estate agent to help you find the right neighbourhood and get you pre-approved for a mortgage. Pre-approval allows you to shop for a home with confidence and let everyone know you are a serious buyer.

"RBC mortgage specialists are committed to creating a customized plan to suit your budget, circumstances and goals. The key to your home is waiting for you," said Shisler.



Mohan Sundaramohan
RBC Royal Bank
Branch Manager
Morningside & Milner Branch.




Congratulations to the Award Winners Tonight!
Innovative Detailing Services Inc,
Structural Steel Detailers
innodet.com



THE CHAMPIONS

Celebration of Entrepreneurship in the Community

BEST

ENTREPRENEUR AWARD 2015



> "If you just work on stuff that you like and you're passionate about, you don't have to have a master plan with how things will play out."
>
> *- Mark Zuckerberg, Founder of Facebook.*

Dr. Thambirajah Vasanthakumar

Canadian Tamils' Chamber of Commerce (CTCC) Best Entrepreneur Award recipient this year Dr. Thambirajah Vasanthakumar is a Professional Engineer in Ontario and a Chartered Engineer from Sri Lanka. He is an academic, community worker and a successful Entrepreneur.

Dr. Vasanthakumar began his career in Sri Lanka with the Ceylon Electricity Board, he quickly rose up the ranks to the position of District Engineer. While an engineer by profession, Dr. Vasanthakumar also stayed true to his passion for education by working as a visiting Lecturer at the University of Peradeniya. Upon moving to Canada, Dr. Vasanthakumar worked as Design Engineer for Kilborn Consulting Engineers and as a visiting Lecturer at York University.

In 1991, Dr. Vasanthakumar founded Computek College in Scarborough. Today, Computek College has three campuses serving all across the GTA, Peel, York and Durham Regions. More than 3000 students graduated from this institution and are working as Personal Support Workers, Early Childcare Assistants, Medical Office Administrators, Network Administrators, Computer Programmers, IT Specialists, Office Administrators, Community Service Workers, Payroll Administrators and Accounting Assistants etc.

Computek College is the first institution in our community that is approved by the Ministry of Training, Colleges & Universities and by Citizenship and Immigration Canada for international students. Computek is also approved for funding from Department of Human Resources and Skills and OSAP. The growth and stability of the college and its positive impact on the Tamil community is a testament of Dr. Vasanthakumar's vision, leadership and entrepreneurial skills.

Dr. Vasanthakumar has been the driving force behind Computek's focus on community service. In the early years, many new immigrants to Canada either did not have the language skills or know of the opportunities for education in Canada. To this end, Computek has elevated their position by opening the door of possibilities for them by aiding them to receive an education through assistance from government funding. As education is highly valued in Tamil community, Computek has served by helping many immigrants qualify, educationally, so that they may contribute positively to Canadian society. Dr.Vasanthakumar has made a lasting and positive contribution to the Canadian and Tamil communities not only through the vision with which he has elevated Computek to success, but also the passion with which he continues to lead the innovation and implementation of programs that pride itself on quality and credibility. His love for the community and his untiring volunteer services has earned him numerous awards, including 25 years of volunteer service award from the Ministry of Citizenship & Immigration.

True entrepreneurs are resourceful, passionate and driven to succeed and improve. They're pioneers and are comfortable fighting in the frontline. Dr.Vasanthakumar having overcome various obstacles has proved himself to be an achiever and has become very successful. He is undoubtedly an asset to the Tamil Community in Canada.

Sponsored and Awarded by RBC

BEST MARKETING AWARD 2015



Abinath Jegan

It's hard to overstate the importance of marketing - If you're not marketing your business, you're not making progress. Abi Jegan is an accomplished event planner who has built a name for himself and his company Geethams in the Toronto Event Industry.

Abi was in school pursuing a business degree at University of Waterloo, when he decided that he wanted to be his own boss. With confidence and drive, Abi pursued his passion and curved it into a successful trademark. His sincere dedication for planning weddings and events gave rise to Geethams Event Planning in 2011. Abi's excellence in coordinating a wedding day, keeping to timelines and managing a budget with the client's money have turned Geethams Event Planning into a renowned brand in the wedding industry.

In 2012, Abi launched the Jodi Bridal Show which became one of the largest wedding shows in the GTA. Abi embarked on the idea for Jodi Bridal Show because he firmly believed that talented, young entrepreneurs in the wedding industry needed a place to showcase their talent. He wanted to give them an opportunity to acquire a personal rapport with clients. As of March 7th, 2015, he was proud to announce that Geethams Event Planning has expanded to Geethams Event Décor, providing clients with the initial concept idea, through the design stage, to the planning, co-ordinating, and managing of their wedding. He is extremely excited for the growth of his new business and hopes to keep growing throughout the coming years!

Abi's journey has not been easy, he has worked hard to gain the trust of many vendors, wedding professionals and clients to be where he is today. Abi's gift of organization, attention to detail, creative imagination, concept design and contagious enthusiasm has earned him a reputation for unparalleled excellence as an event planner and designer.

Through consistent, predictable professionalism and a commitment to caring, Abi will constantly be delivering results. He is devoted to keeping in tune with the needs of the market, utilizing the latest trends, while ensuring the client receives the individual attention they deserve. This is Abi's vision and daily mission for his future!

Sponsored and Awarded by BMO

MOST OUTSTANDING PROFESSIONAL AWARD 2015



Gary Anandasangaree

Gary Anandasangaree is a passionate advocate for social justice.

Gary graduated with an Honours degree in Political Science in 1996 from Carleton University and was awarded the Henry Marshall Tory Award in recognition of his outstanding contribution to the University while attaining a high academic standing. At Carleton, Gary was the Director of Academics for the Carleton University Students' Association, Vice-Chair/Campaigns Coordinator of the Canadian Federation of Students and a student Senator. He advocated for education rights at the University, province, and the federal government.

Soon after graduation, Gary continued his passion to defend the right to education while at the helm of the Canadian Tamil Youth Development Centre. He intervened at suspension and expulsion hearings, and advocated for amendments to the Safe's Schools Act in Ontario. He intervened in the Courts to assist young people entangled in the Criminal Justice system, and often assisted the judiciary with sentencing, and integration of young offenders back into society. His frustration with the intersection of the judiciary and the education system and its adverse affect on the future of young people lead him to attain a law degree at Osgoode Hall Law School. He graduated in 2005, and was called to the Bar in Ontario in 2006. Gary ventured on his own, initially as a sole practitioner, and then grew Gary Anandasangaree and Associates Professional Corporation to be one of the largest law firms in Scarborough, currently with three lawyers, two articling students and a paralegal.

As a refugee himself, Gary was personally moved by the first boatload of Tamils who came to the shores of Newfoundland in 1986. He has followed their passage and has worked to acknowledge the inspiring work of the Canadian Captain and crew responsible for their rescue. He has developed a special bond with the people of Admirals Beech in Newfoundland and with the Captain and Crew of the rescuers, and has documented their stories. In 2009, and 2010, Gary was inspired and moved by the arrival of the MV Ocean Lady and MV Sun Sea. He was one of the lawyers present on arrival and coordinated the triage and subsequent responses, both legal, and media to Canadians.

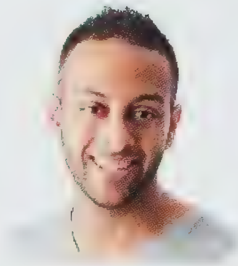
Since 2009, Gary Anandasangaree has engaged the United Nations Human Rights Council system by representing Lawyers' Rights Watch Canada, an EcoSoc Accredited Organization with the United Nations System. He has intervened and presented to Council on issues relating to the independence of judges and jurors, and accountability in Sri Lanka and Syria. He has presented at Panels and lead delegations to meet with Governments. He has trained and mentored over 10 young professionals in engaging the UNHRC. Gary Continues to advocate for human rights and equality in Canada and abroad.

Gary is married to Harini and they have two young girls, Bairavi and Sahanah. Together, Gary and Harini have contributed over $500,000 to worthy causes in our community and abroad. In recognition of his various professional and personal accomplishments, Gary has received the Toronto Real Estate Board Community Service Award, Osgoode Hall Law School "One To Watch Award", South Asian Bar Association's Young Practitioner Award, and the Queens Golden and Diamond Jubilee Medals.

Sponsored and Awarded by TD

BEST YOUNG ENTREPRENEURS AWARD 2015





Abby Gnanendran
Earth Rated Pet Supplies

Divyan Selvadurai
Earth Rated Pet Supplies

A new opportunity that arose made these two young cousins to embark on a new project and create a company that is today popular and has become a leader in the industry selling $ 20 million worth of their products last year alone.

Earth Rated® is a Canadian company that manufactures stylish and affordable dog poop bags.

The idea for Earth Rated® arose as cities across North America were passing laws to create a 5 cent fee for plastic grocery bags, which had always been a favourite collector's item for pet owners to use to pick up after their dogs. As these bags became less available and more expensive, cousins Abby Gnanendran and Divyan Selvadurai saw a new problem emerging for dog owners and an opportunity to squeeze into the already booming pet supply market.

Along with friends Monica Sposato, David Ngo and David Couillard, they combined their personal savings and in 2010 founded Earth Rated®. Earth Rated® quickly established itself as a leader in the industry that encourages dog owners to be responsible by picking up, and by helping to make that otherwise unpleasant chore a little more fun for only Pennies Per Poop®.

The popularity of Earth Rated® products grew as word spread quickly and more stores wanted to see what the excitement was about. In the last year alone, Earth Rated® has sold over $20 million worth of their products.

Earth Rated® products are currently available in over 6500 stores across North America and some parts of Europe, from independent boutique pet shops to large retail chains.

Earth Rated® still prefers an unconventional approach when it comes to spreading the word about their products. Their primary source of advertising and brand awareness is through social media, where the company constantly pushes out immersive new content to engage its followers and is building a reputation for both top-notch customer service and being a company that gives back to the community: Supporting organizations that help make life better for animals is a passion for Earth Rated®. In the last year, Earth Rated® has donated over 1 million bags to rescues, shelters and community events that raise money for animal-related causes.

Asked to comment about the reasons for the success of their novel project,Divyan proudly says"creating a community of loyal customers.It has always been our priority to offer a quality product with a moderb design at affordable pricing accompanied by a top-notch customer service".

Their company slogan is hilarious but attractive - "Just Pennies per Poop".

Sponsored and Awarded by Sun Life Financial

WOMAN
ENTREPRENEUR AWARD 2015



> "All women are endowed with innate power that can make them successful Entrepreneurs" - *Women of the Business World*

Subi Shehaan
Design Contours

Today's women are decisive, confident and ambitious when it comes to running an enterprise. Women have come a long way in the working world.

If we assess successful business women as persons of confidence, motivation and good entrepreneurship, CTCC's Woman Entrepreneur Award winner this year, Subi Shehaan is certainly one among them.

Subi Shehaan (nee Tharmalingam) holds a Hon.B.Sc degree in Cell and Molecular Biology and a Minor in French from the University of Toronto. Like all South Asians expected to secure a position in a professional field, she began studying for MCAT exams soon after graduation. It was not until one fateful day during a study session, she literally closed the chapters leading to medical school and decided to pursue courses in the field of interior design. She also acquired her credential as an International Staging and Redesign Professional (ISRP) before embarking on her journey of fulfilling her dreams of turning her passion for color and design into a business.

It is not always easy to achieve work and life balance, especially for a woman who has to juggle between being a wife, a mother and a businesswoman. With undying love and support from her family and friends, she ventured forth and built her interior decorating and home staging company called Design Contours, also known in the social media as DC Interiors. Her projects have ranged from commercial buildings to million-dollar residences, restaurants to law offices and from builders to real estate brokerages. A passionate business that has put smiles in the hearts of many who have used her skills in numerous aspects of their homes.

Despite from her tiring work load of long hours, Subi does not fail to play her domestic role as a duty conscious wife and mother to a loving husband and an adorable daughter Liara.

Her favorite approach to life, "You don't have to have the best of everything, you just have to make the best of everything you have."

The success story of Subi Shehaan can be summed up as a "Dream comes true".

Sponsored and Awarded by

MOST OUTSTANDING

COMMUNITY SERVICE AWARD 2015



> "We make a living by what we get, but we make a life by what we give."
> *- Winston Churchill*

Esa Para Esananda

Esa is a genuine community volunteer and comes from a family well known for serving the community at large in Kopay, Sri Lanka. Volunteerism is just part of his DNA. He understands the importance of volunteering, a trait which his parents (The Late Mr & Mrs. Paramanantharajah) instilled in him from a young age.

Esa is purpose driven and obliged to step in for a cause that resonates with his drive to make a positive difference in this world. Whether it is advocating for the marginalized, health issues that plague the community, or helping with worthy causes such as education and housing in war ravaged or poverty stricken countries he takes a leadership role to ensure that these situations do not go unrecognized or unsupported with his enormous effort. He has a heart of compassion with action not just words and is not afraid to speak out when there is injustice. He is a tireless crusader for good and has successfully moved several important projects forward by passionate appeal followed by action. His ability to mobilize and bring out the best in people is a gifted skill passed down from his parents and reinforced by his dedicated service. His greatest support is his wife Sumi and his daughter Shriya who have stood by him during the most difficult parts of his life's journey.

During his 20 year long and successful track record in community service he has played an important role in numerous humanitarian initiatives to save lives, alleviate suffering and protect human dignity especially in his motherland of Sri Lanka helping many families affected by the civil war.

Some of the organisations he has served as Board President, Director, Chairperson, Coordinator, Team Captain and Volunteer include the following: United Way of Peel Region, Heart & Stroke Foundation – Toronto & Mississauga, The Ripple Effect Wellness Organisation, Mississauga Board of Trade,Toronto Real Estate Board, Rotary Club of Mississauga City Centre, Senior Tamils' Society of Peel, Hospice of Peel, India Rainbow Community Services of Peel.

Esa's in-depth knowledge of various cultures and the needs of new immigrants of different backgrounds have helped him serve the new immigrants in the best way possible. He handles his duties and responsibilities with competence and professionalism. He has consistently demonstrated an outstanding work ethic and won the admiration of many of his colleagues.

Esa's great sense of volunteerism and leadership skills were recognised in the recent years and he is a recipient of numerous accolades some of which include:Her Majesty Queen Elizabeth 11 Diamond Jubilee Medal,Canada's Top 25 Immigrants in 2011,Toronto Real Estate Board – Civic Service Award, Bell Canada Community Service Appreciation Award, Two Five Year Volunteer Service Awards from Ontario Minister of Citizenship and Immigration, National Ethnic Press and Media Council Award.

Esa is a committed advocate not only for the South Asian Community but the mainstream community at large. He is a philanthropist and has a passion for altruism. He uses his influence for the welfare of the community. Many in the community look upon him as a role model especially the younger generation. His willingness to respond to community needs is making a difference in our world.

Sponsored and Awarded by CTCC

MORTGAGE APPROVED...
I AM HERE TO FIND THE RIGHT PRODUCT FOR YOU....

- New Immigrants Wellcome
- Bad Credit
- Self Employed
- Open Mortgage
- Pre Approval
- Non-residents

- 1ST AND 2ND MORTGAGES
- PURCHASES, REFINANCES AND RENEWALS
- COMMERCIAL LOAN
- BUSINESS OPERATING LINE
- CONSTRUCTION LOAN
- OWN PRIVATE FUNDING
- EQUIPMENT LEASING & FINANCING
- WE OFFER CONSTRUCTION DRAW MORTGAGES...
- CONSUMER PROPOSALS AND BANKRUPTCIES
- HOME EQUITY TAKE OUT
- CREDIT SETTLEMENTS

Akila Senthil, AMP
Principal Broker
License # M08002166

2600 Skymark Ave, Building 10, Unit 104A, Mississauga
New Location 2761 Markham Road, Unit A3, Toronto ON M1X 0A4
T: 905 366 4323
C: 416 895 4321
F: 905 366 4326
E-Mail: Akila@goodgrademortgages.com
www.goodgrademortgages.ca



GOOD GRADE MORTGAGES
Your Mortgage Architects
Brokerage Lic. No. 12111
owner

MY MECHANIC ON STEELES

OIL CHANGE
$24.88 + TAX

Castrol
Up To 5 Litres

Valid Till July 31st, 2012

1/2 PRICE WHEEL ALIGNMENT
$49.88 + TAX

Valid Till July 31st 2012

A/C INSPECTION
$24.88 + TAX

Valid Till July 31st 2012



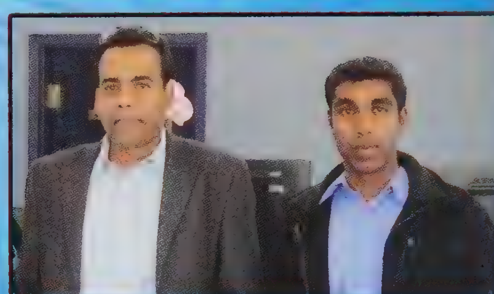
Trust only the best mechanics with your vehicle. Our staff are trained with the best standards across Canada.

We always go the extra mile to protect you from headaches that will only lead to trouble.

Trust My Mechanic with your vehicle.

COMPUTER SCAN
$24.88 + TAX

Valid Till July 31st, 2012









CALL
905 946.1000

4530 Steeles Ave. East
Markham, L3R 0L2

Open Monday to Friday, 8 AM to 8 PM
Open Saturday, 8 AM to 5 PM
Open Sunday, 8 AM to 3 PM



BMO Bank of Montreal

BMO Bank of Montreal Greator Toronto Area

Great options for all your mortgage needs...

உங்கள் சகலவிதமான மோட்கேஜ் தெரிவுகளுக்கும்.....



- Lowest interest rates & best pre-payment options
- Pre - Approvals
- Renewals & refinance
- Home equity Line of Credit



Thanusha Rajadurai

Mortgage Specialist

A part of BMO Financial group

Cell: 416-312-5047

Tel: 905-301-5160 | Fax: 905-567-4799

Email:thanusharajadurai@bmo.com | web:bmo.com/ms/thanusharajadurai

ESTATE PLANNING

Estate Planning is about life – in the present and in the future. The essential ingredients of an estate plan are:

- A Will
- A Power of Attorney for property
- A Power of Attorney for personal care

The Will:

A Will is a crucial legal document that conforms in all aspects with the Succession Law Reform Act (Ontario). It may be typed or hand written, be dated and witnessed by two individuals. If you die without one (die "intestate"), provincial legislation dictates how your assets are divided. In addition, your loved ones will incur needless time and expense in applying to the courts to look after your affairs.

– The purpose of a Will is to:

- Name the person (executor, estate trustee or liquidator) or institution that will administer your affairs on death
- Administer and/or pass on assets that have not already been distributed prior to death
- Name a guardian for any minor children
- Express any limits on the use of your assets
- Provide bequests to family, friends and your favourite charities

Formal Will:

- Signed by you in the presence of two witnesses, each of whom should sign in your presence
- Witnesses should not be your beneficiaries or their spouses; otherwise their bequests may be invalidated
- Typically drafted by a lawyer to ensure your Will is legally valid, meets your needs and does not create any future problems

Holograph Will:

- Written entirely in your own handwriting and signed by you
- No witness is necessary
- Not recommended as it may create unnecessary legal complications
- Your heirs, not to mention the courts, may have trouble trying to interpret your expressed wishes

Power of Attorney:

A Power of Attorney is a legal document that gives someone else the right to act on your behalf. The term "attorney" refers to the person or persons you have chosen to act on your behalf. He or she does not have to be a lawyer.

– Power of Attorney for Property

A power of attorney for property gives one or more people the authority to manage your financial affairs if you cannot do so – the person you appoint should be someone you would literally trust with your life (it could be the executor appointed in your Will).

A Continuing Power of Attorney for Property (CPOA) covers your financial affairs and allows the person you name to act for you even if you become mentally incapable. A non-continuing Power of Attorney for Property covers your financial affairs but can't be used if you become mentally incapable.

– Power of Attorney for Personal Care

Medical and lifestyle decisions must often be made quickly when someone is seriously ill; hence, one or more family members are often granted this power of attorney to make decisions for you.

Power of attorney for personal care includes direction for your health care, nutrition, shelter, clothing, and safety issues, as well as your wishes from a medical perspective. A lawyer can help you prepare this and advise you of the limitations that may apply.

Living Will:

The expression "living will" is sometimes used to refer to a document in which you write down what you want to happen if you become ill and can't communicate your wishes about treatment. It is quite common, for example, for people to write a "living will" saying that they do not want to be kept alive on artificial life supports if they have no hope of recovery. The term "advance directive" is also frequently used to refer to such a document. Some people use the phrase "proxy directive" to describe a document that combines a Power of Attorney and a "living will".

A "living will" is not the same thing as a "Power of Attorney." A Power of Attorney is a legal document in which you name a specific person to act on your behalf. You can, however, write your treatment wishes (your "living will" or "advance directive") as part of your Power of Attorney document so that you can be sure your attorney is aware of them. A "living will" just addresses your treatment and personal care wishes and does not need to name anyone or be written in any specific way.

Minimize Taxes and Administration Fees

There are various ways to minimize taxes owed on your estate and probate fees. The simplest way is to ensure you have designated beneficiaries for registered retirement savings plans (RRSPs), registered retirement income funds (RRIFs), annuities, life insurance policies and guaranteed investment certificates (GICs) issued by insurance companies, whenever possible so that these assets do not form part of your estate. If your spouse is your beneficiary, consider adding an alternate beneficiary to cover the possibility that your spouse does not survive you.

If you don't have heirs or your heirs have been adequately provided for, naming your favourite charities as beneficiaries is a wonderful way to create your personal legacy, make your last mark on the world, and potentially leave more for your heirs.

The Scarborough Hospital

Contributed by the Scarborough Hospital Foundation.This article is not intended to provide legal, accounting, tax or specific investment advice. Please consult professionals to develop your personal estate plan.

FINANCE

ASK THE EXPERT



Palmet Doug
Regional Vice President Commercial Banking
BMO Bank of Montreal

Q — Do small and medium-sized business owners have reason to continue to feel optimistic in terms of growth over the upcoming year?

A — All indications point to solid economic growth in Ontario over the short term. BMO Economics is looking for 2.5 per cent growth for Ontario this year, the first time above the national average in 13 years.

Q — How is GTA doing specifically?

A — The GTA remains a healthy market, with lots of activity currently under way. Construction related to the 2015 Pan American Games, both in terms of venues and corresponding infrastructure, continues to grow across the region. Combined with other infrastructure builds, such as hospitals, court house rebuilds and schools, the ongoing supply of major projects represents good news for local contractors.

Q — What are the challenges that Ontario businesses currently face?

A — Right now, the stronger U.S. economy and a weaker loonie have strengthened Ontario's manufacturing and export sectors. However, relatively high labour costs within the auto sector and electricity rates that are well above those paid in competing cities – such as Montreal, Winnipeg, Chicago and Detroit - make it difficult to predict whether long-term forecasts for these sectors will remain positive. Continued population growth is contributing to increased traffic congestion and lost productivity, and remains a concern in the Greater Toronto Area.

Canada's new anti-spam legislation (CASL) that came into effect on July 1 has also proved challenging for smaller businesses, many of whom rely on e-mail to reach out to their customer base or expand it.

Q — How about financing? Has access to credit changed over the past couple of years?

A — Access to credit remains strong with healthy competition among banks and other financial institutions. There are more competitors and more forms of financing than ever before, including traditional bank financing, cash flow lending, asset-based lending, and subordinated debt financing. We have certainly seen strong growth in our lending activity over the past year and are forecasting that this will continue in 2015.

According to a recent survey by the Canadian Bankers Association, banks play an essential role in the business operations of SMEs, meeting their diverse financial needs to drive innovation, development and growth.

Banks provide financing to 1.6 million SMEs

77 per cent of SMEs believe they are well served by their financial institutions

14 per cent of SME authorized financing from banks goes to the agriculture industry

As of December 2013, Canada's banks authorized more than $197 billion in credit to SMEs across the country

BMO recently announced a 50 basis point decrease on new variable rate loans under the Canada Small Business Financing Program in support of its small business customers to ensure continued growth and prosperity for both Canada's entrepreneurial community and the economy at large.


FOR ALL YOUR MORTGAGE NEEDS
Aristo Ariyaratnam
You've got things to do:
-Consolidate debt
-Buy a house
-Pay for school
-Renovate your home
-Take that dream vacation
416-881-5927
ARISTO THE MORTGAGE MAN.com
Let my expertise work for you!
Mortgage Alliance Access Inc
8130 Sheppard Ave E., Toronto, ON, M1B 3W3
Independently Owned and Operated
MORTGAGE ALLIANCE
Access Inc
Lic#11404

Best Compliments from

Century 21 Innovative Realty Inc.

Brokerage

INDEPENDENTLY OWNED AND OPERATED

Your Path to Success: Earn more... and Keep more...

Best Brokerage to join & work with...

- Experienced and dedicated Broker of Record
- Friendly Managers with many years of experience
- Grand Centurion Office
- Top 20 Office in Canada / Chairman's Circle Office
- Over 190+ Agents and growing…
- Supportive Staff & Multi cultural Environment
- One on One and group training
- Innovative living seminars
- and More and More…

Two Locations to serve you

2250 Markham Road, Unit 3,
Toronto ON M1B 2W4
Tel: 416 298 8383 Fax: 416 298 8303

350 Burnhamthorpe Dr. W. Unit 127
Mississauga, ON L5B 3J1
Tel: 905 270 8100 Fax: 905 270 8188

For all your Real Estate needs, please contact one of our Innovative Tamil Realtors



Thana Suseendra, Sales Representative | Arul Sivasubramaniam, Sales Representative | Arasan Rajadurai, Sales Representative | Lavan Nagulendran, Sales Representative | Jude Gnanendran, Sales Representative | Gerard Ratnarajah, Sales Representative | Nathan Gurunathan, Broker | Sockalingam Prabaharan, Sales Representative | Naanan Sathiyamoorthy, Sales Representative | Sameem Mohamed, Broker of Record Owner



Balika Aravinthan, Sales Representative | Sam Selvakumaran, Sales Representative | Richard Maran Alfred, Sales Representative | Balamurale Nagarajah, Sales Representative | Subo Thevarajah, Sales Representative | Kanish Balasingam, Sales Representative | Sathees Balasingam, Sales Representative | Kumar Subramaniam, Sales Representative | Vijay Thuraisamy, Sales Representative | Michael Gunaratnam, Sales Representative



Sahirtha Kanagalingam, Sales Representative | Latha Pooranakumar, Sales Representative | Raam Vivekanandan, Sales Representative | Jerard Benedict, Sales Representative | Suthagar Sivapalan, Sales Representative | Selva Karthigesu, Sales Representative | Perry Muthuraman, Sales Representative | Vaheesan Tharmaratnam, Sales Representative | Sathi Thurairajah, Sales Representative | Rajan Pushpabalan, Sales Representative

What is new in 2014

Personal Tax Return

Have you already filed your 2014 personal income tax return for 2014? If not, consider the following information.

1. Consult a tax professional – if your personal tax return is very simple, you could file it for free or go to a tax filer to help you with the return. If complex, then you need to consult a tax professional to get the maximum benefits, deductions and credits. People always discount the fact that they don't need to get professional tax advice and ultimately, ended up paying Canada Revenue Agency thousands of dollars as penalties and interest.

   Please note that in certain cases, tax payers ended up paying 50% of the tax amount owing as penalties plus interest as well. Certain tax filers misguide tax payers to get maximum refund in illegal ways and charge taxpayers with lot of money. You should remember, ultimately, you are responsible for your tax return. Please pay attention to these matters when you do your tax.

   There are certain new credits and deductions available in 2014. Let's look at them..

a. Family tax cut – You could claim a non refundable tax credit of up to $2,000 if all the following conditions were met – you were not living separate or apart because of a breakdown in your relationship for a period of 90 days or more including December 31, 2014, both you and your spouse were residents of Canada on December 31, 2014, and you or your spouse or common-law partner must also ordinarily live throughout the year along with your child who is under 18 years of age at the end of the year. There are certain other conditions which have to be met in order to claim this credit and consult your tax professional when you file the return.

b. Ontario healthy homes refundable renovation tax credits up to maximum of $1,500 (eligible expenses up to $10,000 X 15% = $1,500) – you could claim as long as 1) you were a resident of Ontario 2) you are a senior or expected to live with a senior 3) you or someone on your behalf paid for the eligible expenses. Eligible expenses refers to expenses which were incurred to help senior to get access to the home easily and comfortably. Examples are non-slip flooring, installing handheld shower and door locks that are easy to operate. Consult your tax professional for a complete list of eligible and ineligible expenses.

c. Ontario refundable child activity tax credit – as you know that you are already claiming physical activities as credits for your children in the past and now, you can also claim non fitness activities. Please note that these expenses should not be part of school curriculum and must be for a minimum of 8 consecutive weeks. Examples are: language instruction, activities with substantial focus on wilderness and the natural environment, activities with a substantial focus on helping children develop and use intellectual skills, structured interaction among children where supervisors teach or help children develop interpersonal skills and enrichment or tutoring in academic subjects. Consult your tax professional for further advice.

d. Child fitness amount – The child fitness amount has been increased from $500 to $1000 for each child. Did you send your child to swimming, soccer, basketball, etc during 2014? If so, please keep the receipts to claim the amount.

e. Medical expenses – have you lost certain medical receipts. Don't worry, please get a list of amount you paid for 2014 from your pharmacy. If you went to several pharmacies to get medication during 2014, then, it is going to be difficult. In future, please go to one pharmacy for the entire year and ask for a receipt at the end of the tax year for the full amount paid.

   Further, cost for personalized therapy for people who are eligible for the disability tax credit and cost of service animals for persons with severe diabetes can be claimed as eligible medical expenses too.

f. Have you adopted a child in 2014? If so, your non refundable tax credit has increased from $11,669 to $15,000

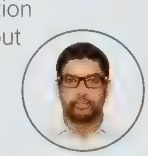
2. Miscellaneous matters:

a. Are you eligible to claim employment related expenses such as travel, home office etc? If so, please ensure that you have form T2200 signed by the employer. The form is called declaration of conditions of employment. Without this form, please don't claim employment related expenses such as fuel, repairs and maintenance of automobile, lease payments, insurance, car washes, licence and registration, parking etc. Also, keep original gas receipts, invoices etc and please note that credit card statements are not sufficient enough to replace gas receipts and invoices.

b. Further, keep all travel records or logs such as names of clients' places visited, date of the visit and kilometres travelled. I know, it is very difficult to keep these records but remember, we are living in smart phones era. So, whenever you travel on behalf of your employer, please make a note of the date and the customer name in your smart phone or at least take a picture of the place visited. The picture will show the date it was taken and the customer or client you visited. For kilometres, you can track using Google map.

c. You could get back approximately 29% of the amount donated to a registered charity. Be careful of overstating donation amount and inviting Canada Revenue Agency (CRA) to audit your tax return. There are many instances of fraudulent donations claims in the past and CRA is vigilant in picking up tax returns to review original donation receipts and proof of payments even before giving refund to the tax payers. So, please be careful and not become a victim of tax preparers' sweet talk. Remember, you are the one going to suffer and pay penalties and interest and not the tax preparer. Please ensure that the donation receipts are from a registered charity, receipts are for the amount paid etc before you claim.

d. RRSP contributions – you will get a refund of approximately $30 for every $100 contribution. If your spouse doesn't have income, please contribute under spousal RRSP. Therefore, your spouse can withdraw after three years of contribution and it will be taxed at the lower income spouse. Great tax saving opportunity or income splitting! Also, if you don't have lump sum amount to contribute at the year end, start contributing on a monthly basis.



Emil Alphonsus,CA,CGA,CPA(MI)
Alphonsus & Associates
Chartered Professional Accountants
www.alphonsusca.com
Tel: 416-493-8220 Fax: 416-493-6760



25 years
"UNITY IS STRENGTH"
தமிழர் மத்தியில்
FOR ALL YOUR PROMOTIONAL NEEDS
WORLD'S FIRST BUSINESS DIRECTORY FOR TAMILS
Since 1989
Thamilar Mathiyil Inc.
5310 Finch Ave. East, Suite 16, Toronto, ON. M1S 5E8
Tel : 416-321-1354 Fax : 416-321-3944
Email : tmdirectory@gmail.com
www.thamila.ca



சுகமான பயணங்களை பாதுகாப்புடன் சென்றடைந்திட...

CALL US AND SAVE BIG

Airline Tickets | Cruises | Vacation Packages | Tours

DELTA TORONTO EAST (INSIDE DELTA HOTEL) 2035 Kennedy Road, Toronto, On M1T 3G2

Tel: 4164319100 Toll Free: 1-866-FLY4MLT Email: info@flymlt.com Web: www.flymlt.com

IATA tico.ca

SINGAPORE AIRLINES | Ethiopian | GULF AIR | AIR CANADA | SWISS | UNITED AIRLINES | Austrian | Caribbean Airlines | SriLankan | BRITISH AIRWAYS

KLM | virgin atlantic | QATAR | CATHAY PACIFIC | Lufthansa | JET AIRWAYS | malaysia | ETIHAD | Emirates


JC'S GRILL HOUSE
COME JOIN US AT OUR
NEWEST GRILL HOUSE
2 LOCATIONS TO SERVE YOU:
1686 Ellesmere Rd, Toronto, ON M1H 2V5
TEL: 416-290-6186
555 Cochrane Dr, Markham, ON L3R 8E3
TEL: 905-479-2366
Our Group of
Companies
EURO-ASIAN FUISION
JC's
BANQUET & CATERING
JC'S GRILL HOUSE
JN EMPLOYMENT
SERVICES INC.
Casey's
grill • bar
DINE and DISCOVER
BOOK YOUR
SPECIAL EVENT
with us
VISIT US AT:
www.JCsGroup.ca


TD Canada Trust
We've got the right mortgage for you
TD
Moon Mahalingam
Manager,
Mobile Mortgage Specialist
416 319 6654
moon.mahalingam@td.com


Printing Sign
Solutions
Our Service Increasing your Business
10
Celebrating
Years
Flyers
Posters
Real Estate Signs
Business Cards
Magazines
Envelopes
Calendars
Postcards
Note Pads
Invoices
SATISFACTION
GUARANTEE
APEX
CREATIONS
HI-RES DIGITAL PRINTING
48
Hours
Turnaround Time
50 Nashdene Road, Unit 103, Toronto, ON. M1V 5J2
(Middlefield & Nashdene)
Tel : 416-297-0707
info@apexcreation ca
www apexcreation ca
Incredible Quality | Quick Turnaround | Personal Service | Competitive Prices

CTCC
Canadian Tamils' Chamber of Commerce

WE THANK THE FOLLOWING CORPORATE TABLE SPONSORS AT THIS **AWARD GALA***

747 Autoparts
Abi Jegan, Jodi Bridal Show
Ajith Sabaratnam
All State Ins.
Aristo Ariyaratnam
Arthur Fire Protection Inc.
Bala Balasundaram - Freedom Financial
Beta Group
BMO Bank of Montreal
Century 21 Innovative Realty Inc. Brokerage
Chapel Ridge
CHRV
CIBC
CTS Building Supplies Ltd.
Daisy Joseph - HL Bayview Financial Services
Dr. C. P. Giri Dentistry
Dr. Shan A Shanmugavadivel - Canadian Tamil Medical Association
Dr. T. Nathan Yoganathan
Dr. T. Vasanthakumar - Computek College
Earth Rated
Equitable Bank
Esa Para Esananda
GA Law Professional Corporation
Gabriel Thavaratnam - Remax Vision
Good Grade Mortgages
Innovative Detailing Services
Intercity Logistics
J&J Swagat Banquet Hall
Jude Francis - Casey's
Kanish and Partners
Kuna Nagalingam
Life 100 Insurance and Investments Inc.
Lucvaa Kitchens
Moon Mahalingam - TD Bank
MP Accounting and Finance
My Mechanic
Nimal Vinayagamoorthy
Peto MacCallum Ltd.
RBC Royal Bank
Santha Electrical and Plumbing Services
Sathya Law
Scarborough Hospital Foundation
Scotiabank
Senthooran Suriyakumar - TD Bank
Siva & Joy - Homelife/Future Reality Inc. Brokerage
Sujan Shan - Re/Max Vision Realty Inc. Brokerage
Sunlife Financial
Sushen Tharma - Centum Concepts Ltd.
Tamil Business Connections
Tamil Entertainment Television
TD Bank
Thanusha Rajadurai - Bank of Montreal
The Cable Shoppe Inc.
The Co-operators
The Law office of Dilani Gunarajah
The Law Office of Kesary Arumugaraj
Venu Puvirasan - Apex Creations
Yoga Warran Town & Country BMW

Thank You

*As of going to print

CTCC
Canadian Tamils' Chamber of Commerce

Thank You

Many persons and organizations have supported and contributed to the growth of the Chamber since it's inception and made it what it is today. The function you are witnessing and enjoying tonight is the result of many hours of hard work of the Awards Selection Committee, the Board of Directors and fellow members who assisted the Chamber in many ways.

We wish to express our sincere appreciation to the following people who made tonight's Awards Gala a great success and a memorable one:

- **Corporate Sponsors**
- **Award Sponsors**
- **Corporate Table Sponsors**
- **Volunteers**
- **The Souvenir Committee**
- **Advertisers**
- **Contributors of Articles**
- **DJ, Sound and Acoustic Engineer**
- **Videographer & Photographer**
- **Singers and Dance Performers at Tonight's Function**
- **Decorator**
- **The Hotel Management and Staff**
- **Master of Ceremony**
- **Awards Presenter**
- **The Print Media, TV and Radio**
- **All Guests present at tonight's function**

President & Board of Directors - CTCC

Canadian Tamils' Chamber of Commerce

CORPORATE MEMBERS*

Akila Senthil	Good Grade Mortgages
Bank of Montreal	
C K Senthuran	Kennedy Convention Centre
Christine Seevaratnam/Viloshan Sivadarman	Chapel Ridge
CIBC	
Dilani Gunarajah	The Law Office of Dilani Gunarajah
Douglas Rajakariar/Rajeev Saravanamuthu	My Mechanic
Dr. C.P. Giri	Dr. C. P. Giri Dentistry
Gary Anandasangaree	GA Law Professional Corporation
Jeyarajah Ponnuchamy/Asokan Sabaratnam	Princess Banquet Hall
Kesary Arumugaraj	The Law Office of Kesary Arumugaraj
Kula Sellathurai	Intercity Logistics
Kumar Duraisamy	747 Autoparts
Moon Mahalingam	TD Bank
Prem Arasaratnam / Rajee Arasaratnam	Tamil Entertainment Television
Ravi Kanagasabey / Rohini Vimaleswaran	Arthur Fire Protection Inc.
RBC Royal Bank	
Santhalingam Panchalingam	Santha Electrical & Plumbing
Scotia Bank	
Senthooran Punithavel/Sujatha Sivanathan	Vel Insurance
Shalini Sathya	Sathya Law
Sinnadurai Jeyakumar	Innovative Detailing Services
Sritharan Thurairajah	Life 100 Insurance and Investments Inc.
Sujan Shan	Re/Max Vision Realty Inc. Brokerage
Sun Life Financail	
Suren Navaratnarajah	All State Insurance
Suresh Kandasamy/Pratheepa Kandasamy	Paradise Print
Sushenthan Tharmakulasingam/Sajee Puvaneswaran	Centum Concepts Ltd.
Sutha Kunaratnam/Ranier De Lambert	Cash Point Mortgages
TD	
Tennison Joseph	J&J Swagat Banquet Hall
Thanusha Rajadurai	Bank of Montreal
The Cable Shoppe Inc.	
Venu Puvirasan/Kiruba Visisian	Apex Creations

*As of going to print



Sathya Law
Barrister, Solicitor & Notary Public
www.SathyaLaw.com
Solutions that work for you
Estates & Wills
Wealth Planning
Estate Administration
Tax Law
CRA Appeals
Income Tax Settlements
Business Services
Purchase or Sale of Business
Corporate Services
Real Estate
Purchase or Sale
Mortgage Refinancing
LAW
LAW
LAW
Shalini Sathya LL.B., MTAX
Barrister & Solicitor
Tel: 416-291-7888 | Fax: 416-291-7886
Email: info@sathyalaw.com | www.SathyaLaw.com
1585 Markham Road, Suite 204, Scarborough, ON, M1B 2W1

THANK YOU MISSISSAUGA FOR 150 YEARS







Thank you for your support, as Sun Life Financial celebrates its 150th birthday

I'm honoured for this wonderful opportunity to be included in the Canadian Tamil Chamber of Commerce Gala Awards Programme.

This event coincides with the 150th anniversary of Sun Life Financial, a major player in the Canadian financial services industry since 1865. That's when we received our charter to do business from the Legislative Assembly of the Province of Canada. Since then, we've achieved many important milestones, which I'd like to share with you:

- **1919** – Sun Life Financial is the first company in Canada to offer group insurance.
- **1925** – Sun Life Financial donates $25,000 to the Banting Research Foundation for diabetes research.
- **1940-1945** – During World War II, Sun Life Financial helps many families affected by loss of loved ones by taking special measures to honour claims.
- **1958** – Sun Life Financial buys its first computer, a 24-ton Univac II.
- **1982** – Sun Life Financial acquires Massachusetts Financial Services (MFS), which created the first mutual fund in 1924.
- **2004** – Canadian group retirement becomes the leading provider of defined contribution plans in the country.
- **2008** – Amid the global financial crisis, Sun Life Financial remains among the world's strongest insurance companies.
- **2014** – Global 100 Most Sustainable Companies in the World recognizes Sun Life Financial, the only Canadian insurer to make the list.
- **2015** – For the sixth year in a row, Reader's Digest Trusted BrandTM Survey votes Sun Life the Most Trusted Life Insurance Company.
- **Today** – Sun Life Financial is the 16th largest life insurance company in the world, providing protection and wealth products to over 37 million people worldwide.

During World War II, the Bank of England used a vault three floors beneath Sun Life Financial's building in Montreal to safeguard $5 billion in investment certificates. RCMP officers stood guard over the vault, around the clock.

Sun Life Financial distinguished itself early in its history by paying a claim on any policy that had been in force for at least two years. This 'unconditional policy' was a revolutionary change in the industry.

Worldly, but part of the neighbourhood

We're very proud of our reputation as a respectable Canadian corporate citizen. We give back to communities across Canada. Through our many donations and sponsorships, we're helping to improve the lives of individuals and families.

We support a large number of registered charities within our philanthropic program, with a major focus in the areas of health, arts and culture. We also partner with a number of professional and community sports associations, both nationally and at the community level.

We're here to serve you

We've known who we are from the beginning, and this philosophy has served us well. After all these years, our commitment to our customers is unwavering. Our business is based on trust in our products and services, upholding the confidence of our customers.

Our mission – to help customers achieve lifetime financial security – ensures that we continue our commitment to helping the people and communities we serve thrive well into the future.



Ajith Sabaratnam*, CHS
Ajith Sabaratnam Insurance and Investment Services
Tel: 416-439-2800
Cell: 647-401-5800
ajith.sabaratnam@sunlife.com
www.sunlife.ca/ajith.sabaratnam

CELEBRATING 150 YEARS
Sun Life Financial

Life's brighter under the sun

